



MAINE COUNCIL NEWSLETTER

NAIW

ISSUE XX
MAY 2009

May 2009

Happy Spring! I do hope all of you are enjoying the great weather we have had.

I am half way through my association visits, which happens to be on each association's All Industry Night. Although attendances to these nights seem to be lower than in the past, we are seeing a good showing. It was been great for me traveling to each region of Maine.

Our last NAIW Maine Council quarterly meeting was on April 18, 2009 and we had a very good turn out. Thanks to all that attended. Please make sure you read the minutes from this meeting for updates and news here in Maine and Nationally.

The next leadership term starts July 1st with Michelle Gardner as our Maine Council Director. She will be running our upcoming Annual Council Weekend this October with our host association Insurance Women of Eastern Maine. Preparations are now being made for that weekend. Please see the applications enclosed in this newsletter for the Annual Council Awards. Due date is July 1st – so please make sure all gets copies.

As my term ends as Maine Council Director, I want to thank all of you for your support. I have enjoyed my time and meeting members I have met before.

Yours in Fellowship,

Kate Houston, CIC, CPIW, DAE
Maine Council Director

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Save the Date 21

May 2009

Fellow members:

It is so nice to have the snow finally gone! Now if we could just get things to dry out, we will be well on our way towards summer. They say that Maine is basically 9 months of winter with 3 months of mud season. It certainly seems that way now.

Plans for our Maine Council weekend are coming together. We are in hopes to have multiple educational opportunities. If all goes as planned, you may be able to choose from two 3 hour classes on that Saturday morning. One will be on Ethics to help those that need that for their Continuing Education requirement. Our Council Education Chair, Kathy Cote, is working on other options as well. We will have more information at the next council meeting.

At the Regional Conference that took place in March, our National Secretary spoke of membership concerns. A survey was done at the annual council meeting at each state. (More information on the survey results can be found on the website). She reviewed those results and stressed that the National is looking to make NAIW even more of an Association of Choice. She reminded us that each member has a very unique opportunity available; not only with education, but also through the many benefits of fellowship and networking.

Maine's bid to host the Regional Miniboard Conference in 2012 was accepted. (Yeah!). It will be held at The Hilton Garden in Freeport. Because of this, we are in hopes to have our next council meeting there. The meeting will be held on June 27th this time. It is a little earlier than in the past due to my other commitments. Everyone is welcome. Please try to attend.

I have had the pleasure of attending the All Industry Night in Augusta and also in Portland. Every one was just a little different with its own individual touch. I hope to get to more of them next year.

Remember your membership in NAIW is what you make it to be. Think BIG and you may be surprised where it takes you.

Thank you,

Michelle Gardner

Maine Council Director Elect

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Greeting fellow NAIW members around our great state!

I hope you all have received your Proclamation signed by Governor Baldacci. What a good trip to the State House for Kate Houston, Michelle Gardner & myself. It was a nice day with no rain which helps for our photo opportunity. We got to meet the Maine Superintendent of Insurance Mile Kofman. She noticed we were scheduled to meet with the Governor and came along to meet us. What a wonderful lady. She's like one of us. Complains about the mud in her house. I can tell it has been a wet spring for her, besides I did hear her talking on her cell phone discussing the mud issue that was really getting to her. I guess it's really a nuisance for someone other than me. Who would have thought? She's a real person. She invited the 3 of us for coffee and to come to her office in Gardner when we get a chance. We discussed a few things in the legislature and she gave us her point of view. I really like her and feel she will do a good job for us here in the State of Maine.

We are in the very early planning stages for Regional Mini board 2012. Please read the minutes to find out who your representative is from your local association and volunteer to help out. It's a good way to keep up to date on what we are doing and to offer your ideas. Keep the fellowship alive! Please don't forget to fill out those award forms. You can't win if you don't apply.

If I can be of assistance in any way please don't hesitate to contact me. I can be reached at 523-2248 or sstubinski@clarkinsurance.com

Yours in Fellowship,

Stacey Stubinski
Maine Public Relations Chair



May 12, 2009

Dear Members:

Another winter has come and gone and I don't know about all of you but I am certainly looking forward to summer!

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A couple of things I would like to take the time to address in this letter. The first thing is I encourage each and every one of you to take the time and apply for those scholarships. In tough economic times, it is nice to win the scholarship for continuing education classes. Not only should you be proud of yourself but your employer should be very happy that you are helping to reduce their expenses as well.

First timers for state weekend, you will be seeing an application shortly for a free registration at state convention. Once again, I encourage all of you that are eligible to apply. Insurance Professionals of Eastern Maine are hard at work planning a great convention that everyone will have fun at and a lot of great educational opportunities as well!

The one other thing I am approached at our local level with is: How do you get the CPIW or DAE designation? I have attached the qualifications for each designation. If anyone has any questions, please let me know. Be sure to get the reorganization that you so well deserve.

If there is anything that I can do for any of you, please be sure to let me know.

In Fellowship,

Laurel Wentworth
Membership Chairman

CPIW/M DESIGNATIONS

NAIW members have the opportunity to earn the Certified Professional Insurance Woman/Man (CPIW/M) and the Diversified Advanced Education (DAE) designations.

Requirements for the CPIW/M designation include:

- Membership in NAIW of a minimum of three years
- Industry Employment in the industry for a minimum of five years.
- Completion of one NAIW outlined educational programs
- Completion of a non-NAIW educational program/designation.

Information regarding specific designation requirements or to apply, complete and submit the **CPIW** or **CPIM** application.

DAE DESIGNATION

You may already qualify for the NAIW exclusive Diversified Advanced Education (DAE) designations!

Requirements for the DAE designation include:

- Meet Education, NAIW Program and NAIW Participation standards (see below)
- Hold CPIW/M Designation for minimum of three (3) years
- NAIW dues must be paid for the fiscal year in which application is made
- All new designees are required to complete NAIW's one-hour Ethics Program.

The designation must be renewed every five (5) years and the following renewal requirements apply:

- Application for renewal must be made 60 days prior to five-year anniversary of conferment.
- Pay \$30 renewal fee.
- NAIW membership must be continuous since conferment.
- Meet Education, NAIW Program and NAIW Participation standards during the past five (5) years
- All renewing designees are required to complete NAIW's one-hour Ethics Program.

NOTE: Failure to re-certify will result in the loss of use of the DAE designation.

Education

25 hours of insurance **OR** continuing education **OR** professional development courses either as student or teacher;

OR

One class leading to an industry designation either as student or teacher;

OR

Two 500 word or longer articles printed in publications (outside NAIW), or an NAIW program written and approved by the NAIW Board of Directors, or revised an NAIW program, or a white paper published for the industry. This work is on an individual basis. Anything qualifying for this section of the designation must have been done or published after July 1, 2001. You must agree to a disclaimer that your original article, program, or white paper has not been previously published on claims, property/casualty issues, life/health issues, education, networking, and legislation or risk management by other authors.

NAIW Programs

LOCAL ASSOCIATION PAGE



G r e e t i n g s f r o m I A G H



We recently held our All Industry Night and found it to be a great success! We had a good group of attendees and all members worked hard to make it a great event. Thank you Kate and Sharon for attending!

Even though that's one larger event done for the year, we still have lots to do. We'll be holding our nominations meeting on May 12th and will be inducting new officers at our June meeting. We have lots of planning under way for State Weekend 2010. We may have found a location, so things are going very well! We'll keep everyone posted as things come together.

Our biggest focus as the summer comes and we get ready for a new year, is membership. We've had a few potential members attend meetings, as guests and special speakers, so we're hoping they'll see the benefits of belonging and join us for another exciting year of endless possibilities!

Yours in Fellowship,
Dawn Nickerson

LOCAL ASSOCIATION PAGE

Happy Spring Members! We have had only a taste of the warmer weather, but it is coming! We welcomed our Past-Presidents at our April Meeting, an evening in their honor. We enjoyed a special presentation by our member Sarah Giffin, who led the group in an Easter craft project. We had a great time, and it was good to visit with our Past Presidents. We are finishing the final preparations for our All Industry Night on May 13th, and will conclude the year with our Installation of Officers ceremony at our June meeting.

Like many of the other local Maine associations, our membership was down this year in numbers. Despite there being fewer hands, we have been able to hold educational classes, fundraisers and we have several game plans in place for upcoming membership drives!

It is truly the combined efforts of the members that make our organization strong. Every member is an important part of who we are and how we are represented in the organization and community. I feel very lucky to have been able to serve as President with such a wonderful group of people. I may even do it again next year!

Yours in fellowship,

Betsy Hutchins, President

NAIW Androscoggin Valley

LOCAL ASSOCIATION PAGE



NAIW – CENTRAL MAINE

Greetings from Central Maine!

Spring is finally here!! I am so enjoying the smell of fresh cut grass, flowers and the buzzing of bees!

All Industry Night was held on April 23rd at the St Paul Center in Augusta. Congratulations to Chair Elisa Paylor and her committee for another successful event! Special Congratulations to our “2008-2009 Insurance Woman of the Year” Danielle Belanger, CPIW ACSR!!!

We held our May meeting with Election of Officers and an NAIW 30 Minute Program on Women and Competition presented by Mary Caswell and Deborah Hamilton. What a great job they did by presenting the actual program from NAIW and then SO much more!

2009-2010 “Elected” Officers for NAIW – Central Maine

President	Elisa Paylor, CIC CPIW
President Elect	Tammy Ellis, CIC CPIW
Vice President	Danielle Belanger, CPIW ACSR
Secretary	Faith Parks
Treasurer	Kathleen Gregory, AAM CPIW
Immediate Past President	Brenda A. Foster, CIC AIS CPIW DAE ACSR
Board of Directors	Mary Caswell, CPCU CIC AU CPIW Kathy Cote, CIC CPIW ACSR Deborah Hamilton, CIC CPIW Stephanie H. Lewis

Congratulations to all of our newly elected officers!!

We have one final Board Meeting on May 18th and then our June Installation Meeting is scheduled for June 11th at Club OTR in Augusta. Our new Board also always has a “summer” planning meeting with all members welcome and encouraged to attend.

I hope everyone enjoys the warmer weather. See you all at the July Council Meeting!

In Fellowship,

Brenda A. Foster, CIC AIS CPIW DAE ACSR

LOCAL ASSOCIATION PAGE



Greeting from Downeast Maine

We are currently working on our upcoming All Industry Night. We have 73 confirmed attendees. This is so good, we were not expecting this many. With the economy the way it is we are very fortunate for this many. I am sure everyone is or has been working on this.

June meeting we are doing our annual meeting along with installing the incoming officers for the upcoming year.

We have set up a scholarship committee that will work through the summer to revise and update our program. We are looking at trying to increase our scholarships.

We are trying to find the best way to get our name out in the community more than donation of money. We are looking at walking in some walks. Maybe even walking in the local parade giving out pamphlets on woodstoves or identity theft.

Hope everyone has been enjoying the nice weather and has a nice time till we meet again.

Respectively Submitted,

Tammie Carter
President of Downeast Maine



LOCAL ASSOCIATION PAGE

Greetings from Greater Portland!!!

The sun is finally out and it's actually warm.

We had a wonderful All Industry Night at the Marriott in South Portland. Our Speaker was the Maine Superintendent of Insurance Mila Kofman. What a dynamic speaker! Everyone should take the opportunity to speak with her. She's a very nice lady and she's really down to earth. She's truly a wealth of knowledge. Rookie of the Year was won by Heather Caston-Talbot and Insurance Professional of the Year was won by me. What an honor for the both of us. There were several employees in attendance from Clark Associates to support us. Thank you Clark Associates for your never ending support.

Insurance Professionals of Greater Portland volunteered at the Wayside Soup Kitchen again on April 29th. We served more than 278 meals. The need is so great down here. I think this is something we all take for granted. We are collecting supplies for a daycare associated with the Wayside Soup Kitchen. We are looking at cooking another meal at the Ronald McDonald House as well. There are a few of our members participating in the Relay for Life Walk on June 12th and 13th. If you have never been a part of this in the past, I urge you to attend. You will leave this event after 18 hours and still have energy. It's that feel good energy that you are left with. It's also a good time to remember those you have lost to cancer.

We will be having a jewelry sale and fund raiser as we wind down another NAIW year. What better way than to have woman's best friend and the networking of your very close friends, co-workers and mentors amongst you.

Yours in Fellowship,

Stacey Stubinski

President

Insurance Professionals of Greater Portland

AWARD APPLICATIONS

**NAIW MAINE COUNCIL
ELIZABETH M. WELCH, AAI CPIW
INSURANCE WOMAN OF THE YEAR AWARD**

LOCAL ASSOCIATION LEVEL (FROM INSTALLATION TO INSTALLATION 2008-2009)

IF YOU WERE ASSOCIATION PRESIDENT	5 PTS _____
IF YOU WERE OFFICER OTHER THAN PRESIDENT	3 PTS _____
IF YOU WERE CHAIRMAN OF A COMMITTEE	2 PTS _____
IF YOU RECEIVED AWARD (CWC, INSURANCE WOMAN OF THE YEAR)	2 PTS _____
FOR EACH MEETING ATTENDED 1/2 PT (MAXIMUM 5 PTS)	_____

SPECIAL PROJECTS & OR SPECIAL COMMITTEE (STATE DAY, INDUSTRY NIGHT)

IF YOU WERE CHAIRMAN OF AN EVENT OR SPECIAL COMMITTEE	4 PTS _____
IF YOU WERE ON A COMMITTEE FOR AN EVENT	2 PTS _____
IF YOUR EMPLOYER AND/OR GUEST ATTENDED AN EVENT MAXIMUM	2 PTS _____
IF YOU WORKED OR DONATED TIME ON A SPECIAL PROJECT	1 PT _____

EDUCATION (ATTACH LIST OR SPECIFY ON REVERSE SIDE FOR EACH PT)

IF YOU LED OR INSTRUCTED A COURSE THIS YEAR (PTS FOR EACH)	4 PTS _____
IF YOU TOOK AN EXAM AND PASSED IT THIS YEAR “	2 PTS _____
IF YOU TOOK AN INSURANCE COURSE THIS YEAR “	2 PTS _____
IF YOU INSTRUCTED ANY SEMINAR/WORKSHOP “	1 PT _____
IF YOU TOOK ANY COLLEGE LEVEL COURSE, NOT INSURANCE RELATED (EACH)	1 PT _____
IF YOU ATTENDED ANY SEMINAR/ WORKSHOP (PTS FOR EACH)	1 PT _____

STATE LEVEL (FROM STATE DAY TO STATE DAY FOR THE YEAR 2008-2009)

IF YOU WERE DIRECTOR OF THE STATE COMMITTEE	5 PTS _____
IF YOU WERE AN OFFICER OF THE STATE COMMITTEE	3 PTS _____
IF YOU WERE A REPRESENTATIVE TO THE STATE COMMITTEE	1 PT _____
IF YOU WERE A CHAIRMAN OF A STANDING COMMITTEE	2 PTS _____
FOR EACH STATE COMMITTEE MEETING YOU ATTENDED 1 PT (MAX. 5)	_____
IF YOU HOLD THE CPCU DESIGNATION	5 PTS _____
IF YOU HOLD THE CPIW DESIGNATION/OR ANY OTHER DESIGNATION (PTS EACH)	3 PTS _____
IF YOU HOLD INSURANCE RELATED LICENSE (PTS EACH)	3 PTS _____

CONTINUED ON THE NEXT PAGE

AWARD APPLICATIONS

NAIW MAINE COUNCIL
ELIZABETH M. WELCH, AAI CPIW
INSURANCE WOMAN OF THE YEAR AWARD

GIVE YOURSELF 2 POINTS FOR EACH 5 YEARS IN INSURANCE INDUSTRY
(MAXIMUM 10 PTS) _____

GIVE YOURSELF 1 POINT FOR EACH 5 YEARS MEMBERSHIP IN NAIW _____

DEADLINE JULY 1, 2009

RETURN TO: Stacey Stubinski

c/o Clark Associates

P. O. Box 3543

Portland, ME. 04104

Tel #207-523-2248

Fax #207-774-2994

Email: sstubinski@clarkinsurance.com

*NAME: _____

ADDRESS: _____

AGENCY: _____

PHONE: _____

ASSOCIATION: _____

***Please print your name as you would like it to appear on the plaque-including any designations*
(If you have won this award since 1998, you are ineligible to apply)**

AWARD APPLICATIONS

2009 ROOKIE OF THE YEAR AWARD

The nominating form for the Rookie of the Year Award is designed to highlight the contribution of the relatively new member to NAIW. Emphasis is placed on participation in NAIW at all levels. The goal is also to recognize the new member's dedication to personal development through education, community participation and loyalty to both NAIW and the insurance industry.

STATE RULES

1. Each local association may submit as many nominees as they desire.
2. Any new member whose application was accepted after 12:01 a.m. July 1, 2008, is eligible. (Reinstated and members transferring from another local association are not eligible.)
3. All activities and other information submitted by the candidate on the application form must have occurred **during** the applicant's time as an NAIW member.
4. Previous regional winners are not eligible.
5. The Awards Committee Chairman must receive nominations, original plus three (3) copies with all required attachments, no later than 12:01 a.m. **JULY 1, 2009**.
6. A letter of nomination signed by the local association president shall be attached to the entry form.

NOTE: A committee of three members familiar with the association's goals and objectives will be appointed by the Awards Chairman to judge the entries.

The state award will be presented at the 2009 State Meeting.

AWARD APPLICATIONS

2009 ROOKIE OF THE YEAR AWARD

THE AWARDS COMMITTEE CHAIRMAN MUST RECEIVE THE ORIGINAL AND THREE (3) COPIES BY 12:01 A.M., JULY 1, 2009. (FORM MUST BE TYPED AND COMPLETED BY ENTRANT)

SECTION I

NAME _____ DATE OF MEMBERSHIP _____
(BETWEEN 7-1-06 & 6-30-08)

ADDRESS _____

DAY PHONE _____ HOME PHONE _____

LOCAL ASSN _____

EMPLOYER _____

POSITION _____ YEARS IN INDUSTRY _____

SECTION II

Attach a brief description of your job, including responsibilities, length at position and previous job experience; future career goals; and how NAIW membership has benefited you. Your response should be 1 1/2 to 2 typed, doubled-spaced pages; at least half should address NAIW membership.

Nominee's Signature

Date

AWARD APPLICATIONS

SECTION III

COMMUNITY AWARENESS/PARTICIPATION SINCE YOUR JOIN DATE

A. Elections in which you voted, including run-offs or referendums:

National/State/Local

Date

B. Letters written to any legislator or government official (attach copies).

Name of Official

Title

Issue

Date

C. Industry (non-NAIW) Programs/Workshops/Seminars (of at least two (2) hours in length) since **your join date**:

Course Name/No.

Course Description Sponsor

Date Completed

AWARD APPLICATIONS

D. National Examinations

List each national exam course taken since **your join date** which meets the requirements leading to CPIW/M designation:

Course Name/No.	Does Course Meet Requirements Leading to CPIW/M Designation	Date of Exam	Exam Passed or Awaiting Results

E. Non-industry courses

List professional courses taken at adult education, community college or university which were passed (count series of classes as one course).

Course Name/No.	Course Description	Sponsor	Date Completed

F. NAIW Programs/Workshops/Seminars (of at least two (2) hours in length) since **your join date**:

Course Name/No.	Course Description	Sponsor	Date Completed

AWARD APPLICATIONS

To: **Awards** Chairman
Michelle Reynolds, ACSR, AIS, AU, CPIW
c/o Cross Insurance
566 Patten Drive
Hermon, Maine 04401
Phone: 207-947-7345
Fax: 207-941-0849
mreynolds@crossagency.com

Attached are the following, original plus three (3) copies, for our association's nomination(s) for the 2009 Rookie of the Year Award.

1. Letter signed by me as president, nominating our member and advising why we believe he/she should be selected;
2. The nominee's response to the question at the bottom of page 2

I understand that entries received after 12:01 a.m. **JULY 1, 2009**, or entries which do not include all of the above information will be ineligible.

President, NAIW Local Association

NAIW Local Association

Date

AWARD APPLICATIONS

2009 CLAIMS PROFESSIONAL OF THE YEAR

CRITERIA FOR JUDGING

1. Actual claims experience and present professional capacity;
2. Formal education in claims field;
3. NAIW activities;
4. Response to question

STATE RULES

1. Each NAIW local association may submit as many nominees as they desire.
2. Any member employed primarily in the handling and disposition of claims arising under any type of insurance contract, nominated by his/her local association is eligible.
3. Previous national winners are not eligible.
4. Nominations, original plus three (3) copies with all required attachments, shall Be submitted to the Awards Committee Chairman with all required attachments no later than 12:01 a.m. **JULY 1, 2009**. (DEADLINES WILL BE STRICTLY ENFORCED.)

The state award will be presented at the 2009 State Meeting.

AWARD APPLICATIONS

CLAIMS PROFESSIONAL OF THE YEAR

The **Original** and **Three (3) Copies** must be mailed to the Awards Committee Chairman by **JULY 1, 2009**. Please type and sign.

NAME _____

ADDRESS _____

DAY PHONE _____ HOME PHONE _____

LOCAL ASSOCIATION _____

EMPLOYER _____

POSITION _____ HOW LONG _____

NO. YEARS IN INSURANCE INDUSTRY _____

PREVIOUS INSURANCE EXPERIENCE _____

PROFESSIONAL DESIGNATION(S) _____

(CPIW/CPIM, CPCU, AAM, CLU, FLMI, Other)

EDUCATION _____

(Highest year of high school or college completed; degree?)

INSURANCE EDUCATION _____

(IIA, ADJ, MGT, LAW for Claims woman, company sponsored or agency)



AWARD APPLICATIONS

NOMINEE'S CONTRIBUTION TO THE FOLLOWING:

1. NAIW (List local, regional or national offices held and committee chaired)

1. STATE MEETINGS ATTENDED _____
REGIONAL CONFERENCES ATTENDED _____
NATIONAL CONVENTIONS ATTENDED _____

2. CLAIMS OR ADJUSTERS ASSOCIATIONS (include local, regional/state or national)
(Also include NAIW Property/Casualty Claims Focus Group)

3. CIVIC ACTIVITIES (civic organizations, church, community projects, etc.)

4. TEACHING ACTIVITIES (List type and length of insurance courses taught)

NOMINEE MUST RESPOND TO THE FOLLOWING QUESTION AND ATTACH A RESPONSE TO THIS FORM. LIMIT RESPONSE TO A MAXIMUM OF 500 WORDS.

QUESTION: Claims is one of the most important areas in the insurance industry. Comment on an important issue facing claims professionals today.

AWARD APPLICATIONS

To: Awards Chairman
Michelle Reynolds, ACSR, AIS, AU, CPIW
c/o Cross Insurance
566 Patten Drive
Hermon, Maine 04401
Phone: 207-947-7345
Fax: 207-941-0849
mreynolds@crossagency.com

Attached are the following: Original plus three (3) copies for our association's nomination(s) for the 2009 Claims Professional of the Year Award.

1. Letter signed by me as president, nominating our member and advising why we believe he/she should be selected;
2. Job description of the nominee, listing his/her exact responsibilities, signed by an officer or principal of the firm employing the nominee;
3. The nominee's response to the question at the bottom of page 2;

I understand that entries received after 12:01 a.m. **JULY 1, 2009**, or entries which do not include all of the above information will be ineligible.

President, NAIW Local Association

NAIW Local Association

Date



Save the DATE

Council Weekend

Hollywood Slots
Bangor, Maine

October 2nd-4th, 2009

